

Massachusetts Group Conversion Guaranteed Issue Nongroup Membership¹
as of December 31, 2004

Nongroup Subscribers by Age	Individual Subs	Percent of Total Buyers	All Other (Family) Subs	Percent of Total Buyers	Total Market Buyers	Percent of Total Buyers
zero - 19	0	0.0%	0	0.0%	0	0.0%
20 - 29	9	15.3%	0	0.0%	9	15.3%
30 - 39	2	3.4%	4	6.8%	6	10.2%
40 - 49	13	22.0%	2	3.4%	15	25.4%
50 - 59	10	16.9%	5	8.5%	15	25.4%
60 - 64	8	13.6%	3	5.1%	11	18.6%
65 - over*	3	5.1%	0	0.0%	3	5.1%
Total	45	76.3%	14	23.7%	59	100%

Total Single Subscribers	45
Total Family Subscribers	14
Average Family Size	1.2

* Subscribers 65 and over are those not eligible for Medicare.

Nongroup Members by County and Age	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04	Members as of 12/31/04
zero - 19	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2
20 - 29	0	0	0	0	2	0	1	1	3	0	1	1	0	0	9
30 - 39	0	0	0	0	1	0	0	0	3	0	0	0	0	2	6
40 - 49	0	0	0	0	1	0	0	2	8	0	2	0	2	1	16
50 - 59	0	1	0	0	2	1	0	0	6	0	1	0	3	1	15
60 - 64	2	0	0	0	0	1	0	0	5	0	1	0	1	1	11
65 - over	0	0	0	0	0	0	0	0	2	0	1	0	0	0	3
Total	2	1	0	0	6	2	1	3	29	0	6	1	6	5	62

¹ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.